

FIS Commercial Lending Suite

Unlock an integrated, cloud-enabled solution for the entire lending lifecycle



FIS

In a volatile financial environment, commercial lenders face rising operational costs, increasing digital expectations and complex regulatory demands. To stay competitive, you need to modernize operations, reduce risk and deliver seamless experiences to both your customers and your staff.

FIS® Commercial Lending Suite is a configurable, cloud-enabled platform that supports the full commercial lending lifecycle – from origination to servicing and distribution. Whether you're managing SME loans or complex syndicated deals, the suite helps you streamline operations, reduce costs and unlock new opportunities to put capital to work more efficiently – driving growth, improving returns and strengthening your competitive edge.

Key challenges facing commercial lenders

Rising operational costs

Amid fluctuating interest rates and rising capital costs, operational expenses are climbing. Manual processes slow down funding, limit scalability and reduce your responsiveness to borrower needs and market opportunities.

Digital expectations

Today's commercial borrowers expect the same seamless, on-demand experiences they get from consumer apps. To attract and retain both customers and talent, you need to modernize your technology and eliminate outdated, manual workflows.

Complex risk management

Managing credit risk, ensuring compliance and delivering real-time valuations on complex instruments requires robust, automated frameworks. Legacy systems and manual processes reduce your visibility and increase your exposure to defaults.

Technology unlocks your competitive advantage

Reduce costs with advanced automation

AI-enhanced automation streamlines labor-intensive processes across the lending lifecycle. A single, end-to-end platform with SaaS capabilities reduces your total cost of ownership, accelerates time to funding and improves operational efficiency.

Optimize experiences with seamless digital processes

Modern interfaces and digital tools – like out-of-the-box templates and digital deal rooms – enhance both customer and employee experiences. These tools accelerate transformation, strengthen relationships and support talent retention.

Streamline risk management with integrated technology

Automated workflows and embedded credit policies simplify risk management. Real-time data and covenant monitoring enable proactive servicing, better decision-making and early detection of potential defaults.



Why choose FIS Commercial Lending Suite?

- **One platform, full lifecycle:** Manage origination, credit assessment, onboarding, servicing and monitoring through a single, integrated solution – or choose from modular, plug-and-play components.
- **Advanced risk analytics:** Gain a complete view of your portfolio and customer base with industry-specific spreading and embedded credit risk policies.
- **Cloud-enabled flexibility:** Run on-premises or in the cloud, while FIS manages infrastructure and software. Open APIs support seamless integration with data sources, bureau searches and scoring engines.
- **Real-time data access:** Make faster, more informed decisions with real-time access to customer and portfolio data.

Key benefits

- **Drive growth:** Attract customers of all sizes, cut response times and boost revenue with a digital, self-service experience.
- **Reduce costs:** Eliminate manual processes, improve efficiency and reduce errors with automation and a modular, open platform.
- **Enhance risk management:** Automate workflows, monitor covenants in real time and embed credit policies to improve compliance and reduce exposure to defaults.
- **Deliver seamless experiences:** Provide intuitive, omnichannel experiences for both customers and employees. Use digital deal rooms and out-of-the-box templates to accelerate transformation.
- **Digitize and reuse data:** Centralize deal data to eliminate re-keying, streamline onboarding and ensure adherence to credit policies.



To learn more about FIS Commercial Lending Suite, contact us at FISglobal.com.

Money at rest Money in motion Money at work™

FIS commercial lending solutions help you put capital to work more effectively. Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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